

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

IN RE:

BRANDY M. KOCISKO-MULLET

**CHAPTER 13
CASE NO. 16-62015**

Debtor(s)

JUDGE RUSS KENDIG

**MODIFICATION OF
CHAPTER 13 PLAN**

Now comes the Debtor, by and through her Attorney, Vance P. Truman, and hereby moves to modify her Chapter 13 plan.

Debtor has fallen behind on her payment to Consumer Portfolio Services, Inc. regarding her 2015 Jeep Wrangler and creditor filed an Affidavit of Default on August 13, 2019. Debtor's Attorney and creditor's Attorney have come to the agreement to allow the 2015 Jeep Wrangler and the arrearages to be paid through the plan. Thus, Debtor's Chapter 13 plan payment will increase to \$842.00.

Wherefore, the Debtor prays that she be permitted to modify her plan in order to allow for the arrearages and the 2015 Jeep Wrangler to be paid through her plan.

Respectfully submitted,

/s/ Vance P. Truman
VANCE P. TRUMAN (0061526)
Attorney for Debtor(s)
689 Lafayette Road
Medina, OH 44256
Telephone: (330) 723-2000
Fax: (330) 722-3410
E-Mail: medinaatty@vancetruman.com

NOTICE OF MODIFICATION OF CHAPTER 13 PLAN

The Debtor has filed papers with the Court to modify his Chapter 13 plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the court to grant the modification, or if you want the court to consider your views on the modification, then on or before **November 19, 2019** you or your attorney must file with the court a written request for a hearing and a written answer explaining your position to the Clerk, United States Bankruptcy Court, Ralph Regula Federal Building & United States Courthouse, 401 McKinley Avenue SW, Canton, 44702. If you mail your request to the court for filing, you must mail it early enough so that the court will receive it on or before the date stated above.

You must also mail a copy to:

Debtor's Attorney

Vance P. Truman
689 Lafayette Road
Medina, Ohio 44256

Chapter 13 Trustee

Dynele L. Schinker-Kuharich
200 Market Avenue North, Ste. LL30
Canton, OH 44702

If you or your attorney do not take these steps, the court may decide that you do not oppose the modification and may allow that relief.

Date: October 29, 2019

/s/ Vance P. Truman
VANCE P. TRUMAN (0061526)
689 Lafayette Road
Medina, Ohio 44256
Telephone: (330) 722-8877
Fax: (330) 722-3410
medinaatty@vancetruman.com

CERTIFICATE OF SERVICE

I, Vance P. Truman, hereby certify that the foregoing Modification of Chapter 13 plan was sent by regular U.S. mail, postage prepaid, on October 29, 2019 to the following:

Brandy M Kocisko-Mullet
115 Parkside Drive
Creston, OH 44217
Debtor(s)

Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140

All Creditors (see attached)

I, Vance P. Truman, hereby certify that the foregoing Modification of Chapter 13 plan was electronically transmitted on or about October 29, 2019 via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail:

Notice List:

U.S. Trustee

Dynele L. Schinker-Kuharich, Trustee

/s/ Vance P. Truman
VANCE P. TRUMAN
ATTORNEY AT LAW

Afni
Po Box 3427
Bloomington, IL 61702

Allianceone Receivables Management
P.O. Box 3111
Southeastern, PA 19398-3111

Ally Financial
Po Box 380901
Bloomington, MN 55438

Bonneville Billing & Collections
PO Box 150643
Ogden, UT 84415

Capital One
Po Box 30285
Salt Lake City, UT 84130

CashNetUSA
200 West Jackson, Suite 1400
Chicago, IL 60606-6941

Ccs Collections
725 Canton St
Norwood, MA 02062

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Card Services
Correspondence Dept
Po Box 15278
Wilmington, DE 19850

Comenity Bank
Recovery Dept
P.O. Box 182124
Columbus, OH 43218-2124

Consumer Portfolio Svc
Attn: Bankruptcy
19500 Jamboree Rd
Irvine, CA 92612

Credit First/CFNA
Bk13 Credit Operations
Po Box 818011
Cleveland, OH 44181

Dept Of Ed/Navient
Attn: Claims Dept
Po Box 9400
Wilkes Barr, PA 18773

Genfed Federal Credit
2492 Wedgewood Dr Ste G
Akron, OH 44312

Genfed Federal Credit
85 Massillon Rd
Akron, OH 44312

Kimble Recycling & Disposal
Twinsburg Division
PO Box 448
Dover, OH 44622

Kohls/Capital One
Po Box 3120
Milwaukee, WI 53201

McLeod Loris Seacoast Hospital
Attn: Cashier Office
PO Box 602644
Charlotte, NC 28260

Midland Funding
2365 Northside Dr
Suite 300
San Diego, CA 92108

Portfolio Recovery
Po Box 41067
Norfolk, VA 23541

PRA Receivables Management LLC
P.O. Box 41067
Norfolk, VA 23541

Purchasing Power
1349 W Peachtree Street NW Ste 1100
Atlanta, GA 30309

Rise Credit
Customer Support
Po Box 101808
Fort Worth, TX 76185

Santander Consumer USA
Po Box 961245
Ft Worth, TX 76161

Summa Health
1070 Gorge Blvd
Akron, OH 44310

Synchrony Bank/Amazon
Po Box 965064
Orlando, FL 32896

Synchrony Bank/PayPal Cr
Po Box 965064
Orlando, FL 32896

TD Auto Financial
Td Auto Finance
Po Box 551080
Jacksonville, FL 32255

Time Warner Cable
Attn: Bankruptcy
1575 Lexington Avenue
Mansfield, OH 44907-2677

Urgicare
14401 Snow Road
Brook Park, OH 44142